

U.S. Bankruptcy Court For The Western District Of Pennsylvania CASE No. 23-21665-JAD

IN RE:

Chapter 13

Paul Novak, Debtor.

FILED  
8/31/2023 10:07 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

ANSWER

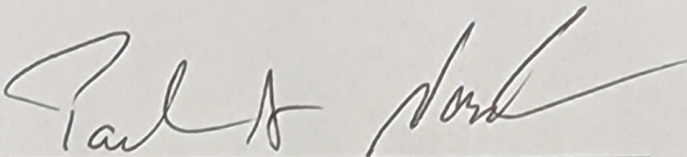
re: ORDER TO SHOW CAUSE

I, Paul Novak, can assure the courts that my filing of bankruptcy has been in good faith and with honest intention. I can and will adhere to the payment plan for Chapter 13 that I have submitted to the courts.

I have had multiple setbacks financially, that I sincerely believe to be behind me, and also a life threatening illness that has affected my family greatly. Going forward we have the means to stay on track and complete the plan.

The biggest setback this past year has been the unforeseen life threatening illness (breast cancer) that my wife was struck with. This required her to go on temporary disability while undergoing major surgery, treatment and recovery. We relied on her income heavily and her disability insurance only covered 50% of her wages for 26 weeks resulting in her having several weeks also with no income. She is currently back to work full time as she is done with treatment and 100% cancer free.

I respectfully request that this court not dismiss this case.

A handwritten signature in black ink, appearing to read "Paul A. Novak", written over a horizontal line.

Paul A. Novak

08/31/2023